

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on May 14, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael L. Hall
4105 Dominion Towne Circle
Henrico, VA 23223

Case Number: 14-32657-KRH
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-8168

Attorney for Debtor(s) (name and address):

Pia J. North
North & Associates, P.C.
5913 Harbour Park Drive
Midlothian, VA 23112
Telephone number: 804-739-3700

Bankruptcy Trustee (name and address):

Robert E. Hyman
P.O. Box 1780
Richmond, VA 23218-1780
Telephone number: (804) 775-0979

Meeting of Creditors

Date: **July 3, 2014**

Time: **09:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **October 1, 2014**

For a governmental unit: **November 10, 2014**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: September 2, 2014

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **July 23, 2014**

Time: **09:10 AM**

Location: **Judge Huennekens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: May 15, 2014

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Michael L. Hall
 Debtor

Case No. 14-32657-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: baumgartn
 Form ID: B9I

Page 1 of 2
 Total Noticed: 52

Date Rcvd: May 15, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2014.

db +Michael L. Hall, 4105 Dominion Towne Circle, Henrico, VA 23223-2291
 tr Robert E. Hyman, P.O. Box 1780, Richmond, VA 23218-1780
 12365576 +ADT, Customer Service Department, 14200 East Exposition Avenue, Aurora, CO 80012-2540
 12365578 +AT & T, P.O. Box 1954, Southgate, MI 48195-0954
 12365577 +Arcet, 1700 Chamerlyne Ave, Richmond, VA 23222-4808
 12365583 +City of Richmond DPU BANK, Dept. of Public Utilities, 730 E. Broad Street, 5th floor, Richmond, VA 23219-1861
 12365584 +Comcast, 5401 Staples Mill Road, Richmond, VA 23228-5443
 12365585 Commonwealth of VA-Tax, P.O. Box 2156, Richmond, VA 23218-2156
 12365616 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)
 12365586 +Domestic and Imported Seafood, 1505 Brook Rd, Richmond, VA 23220-2307
 12365587 +Dominion Town Homeowners Assoc, P.O. Box 60606, Phoenix, AZ 85082-0606
 12365588 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 12365568 +Equifax Information Svcs, LLC, P.O.Box 740256, Atlanta, GA 30374-0256
 12365573 +Experian, Dispute Department, P.O. Box 4500, Allen, TX 75013-1311
 12365589 +Fhut/Webbk, 6250 Ridgewood Road, St Cloud, MN 56303-0820
 12365590 +First Data, 265 Broad Hollow R, Melville, NY 11747-4833
 12365592 +Fstampay-Mermaclse Acq, 100 Throckmorton St Ste, Fort Worth, TX 76102-2870
 12365596 +Henrico County Treasurer PP, PO Box 90775, Henrico, VA 23273-0775
 12365602 +Mrs Bpo Llc, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 12365603 Nationstar Mortgage MOM, Note ONLY in Co-owner's name, Debtor is NOT on this Mortgage
 12365604 +Netcredit, 200 W. Jackson Boulevard, Chicago, IL 60606-6910
 12365574 +North & Associates, P.C., 5913 Harbour Park Drive, Midlothian, VA 23112-2163
 12365605 +OneMain Financial, P.O. Box 70911, Charlotte, NC 28272-0911
 12365606 +Performance Food Group, 12500 West Creek Parkway, Henrico, VA 23238-1110
 12365610 +Santander Consumer Usa Inc RA, CT Corporation, 4701 Cox Road; Suite 285, Glen Allen, VA 23060-6808
 12365611 +Seterus Inc, 14523 Sw Millikan Suite 200, Beaverton, OR 97005-2352
 12365612 +Standard Produce, 140 Garrett St, Charlottesville, VA 22902-5699
 12365613 +Sysco Foods, 1390 Enclave Parkway, Houston, TX 77077-2025
 12365572 Telecheck Services Inc., 5521 Westheimer Road, Houston, TX 77056
 12365569 TransUnion LLC, Consumer Dispute Center, P.O. Box 2000, Crum Lynne, PA 19022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: help@pianorth.com May 16 2014 01:52:50 Pia J. North, North & Associates, P.C., 5913 Harbour Park Drive, Midlothian, VA 23112

12365575 +EDI: AAEO.COM May 16 2014 01:38:00 Aaron Sales & Lease Own, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672
 12365579 EDI: BANKAMER.COM May 16 2014 01:38:00 Bank Of America, Po Box 982235, El Paso, TX 79998
 12365581 +E-mail/Text: bankruptcy@bbandt.com May 16 2014 01:53:41 BB & T, One Piedmont Road, Charleston, WV 25301-1099
 12365580 +EDI: BANKAMER.COM May 16 2014 01:38:00 Bank of America, P.O. Box 45224, Jacksonville, FL 32232-5224
 12365582 EDI: CAPITALONE.COM May 16 2014 01:38:00 Cap One, Po Box 85520, Richmond, VA 23285
 12365571 +E-mail/Text: ebn@mycps.com May 16 2014 01:54:40 Check Plus Systems, National Notification Section, P.O. Box 782408, San Antonio, TX 78278-2408
 12365570 +Fax: 602-659-2196 May 16 2014 02:30:34 ChexSystems Collect Agency, 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1703
 12365591 +EDI: AMINFOFP.COM May 16 2014 01:38:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 12365593 EDI: RMSC.COM May 16 2014 01:38:00 Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
 12365594 +EDI: RMSC.COM May 16 2014 01:38:00 Gecrb/Sams Club, Po Box 965005, Orlando, FL 32896-5005
 12365595 +EDI: RMSC.COM May 16 2014 01:38:00 Gecrb/Walmart, Po Box 965024, Orlando, FL 32896-5024
 12365597 +EDI: HFC.COM May 16 2014 01:38:00 Hsbc Bank, Po Box 30253, Salt Lake City, UT 84130-0253
 12365598 +EDI: ICSYSTEM.COM May 16 2014 01:38:00 I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
 12365599 +EDI: IRS.COM May 16 2014 01:38:00 Internal Revenue Service, Insolvency Unit, Post Office Box 7346, Philadelphia, PA 19101-7346
 12365600 +EDI: MERRICKBANK.COM May 16 2014 01:38:00 Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
 12365601 +EDI: MID8.COM May 16 2014 01:38:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
 12365608 EDI: PRA.COM May 16 2014 01:39:00 Portfolio Recovery Assoc., 120 Corporate Blvd Ste 1, Norfolk, VA 23502
 12365607 +EDI: PRA.COM May 16 2014 01:39:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962
 12365609 +EDI: DRIV.COM May 16 2014 01:38:00 Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
 12365614 Fax: 912-629-1539 May 16 2014 02:20:34 Title Max, 15 Bull Street, Suite 200, Savannah, GA 31401
 12365615 +EDI: AFNIVERIZONE.COM May 16 2014 01:38:00 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 22

District/off: 0422-7

User: baumgartn
Form ID: B9I

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Total Noticed: 52

Date Rcvd: May 15, 2014

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2014 at the address(es) listed below:

Pia J. North on behalf of Debtor Michael L. Hall
lawdesk.northlaw@verizon.net;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northl
awecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;kimberly@pianorth.com;North_e
cf@Iamthewolf.co
Robert E. Hyman station08@ricva.net, ecfsummary@ricva.net

TOTAL: 2